



10/510277#  
Rec'd PCT/PTO 15 AUG 2005

Attorney's File Number: 3834  
Applicant or Patentee: Madhok, et al.  
Serial or Patent No.: U.S. Serial # 10/510,277; International No. PCT/ IN02/00100  
Filed or Issued: National Entry October 4, 2004; International Filing: April 3, 2002  
Title: **System and Method For Detecting Card Fraud**

COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION - Joint Inventors

As a below-named inventor, I hereby declare that:

Inventorship

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **System and Method For Detecting Card Fraud**, the specification of which:

       is attached hereto.

  X   was filed on October 4, 2004 National Entry as Application Serial  
No.                      and was amended on   N/A  .

I hereby authorize Attorney Ken J. Pedersen, Registration No. 29,689 and/or Patent Agent Barbara S. Pedersen, Registration No. 36,237 and/or Attorney Shane A. Kennedy, Registration No. 54,760 to fill in the above blanks and check the correct option as is necessary and appropriate.

Review of Patent Application

I hereby state that I have reviewed and understand the contents of the above identified specification and drawings, if any, including the claims, as amended by any amendment referred to above.

Duty to Disclose

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, section 1.56.

Claim of Priority: Foreign

I hereby claim foreign priority benefits under Title 35, United States Code, section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

10/510277

Rec'd PCT/PTO 15 AUG 2005

Prior Foreign Application(s):

number	country	day/month/year filed	priority claimed:	
			yes	no
<u>n/a</u>	<u>                    </u>	<u>                    </u>	<u>          </u>	<u>          </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>          </u>	<u>          </u>

Claim of Priority: United States and/or International

I hereby claim the benefit under Title 35, United States Code, section 120 of any United States or International application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application in the manner provided by the first paragraph of Title 35, United States Code, section 112, I acknowledge the duty to disclose material information as defined by Title 37, Code of Federal Regulations, section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior United States Application(s)/PCT International Applications:

application serial no.	filing date	status (patented, pending, abandoned)
<u>PCT/IN02/00100</u>	<u>3 April 2002</u>	<u>PCT</u>
<u>                    </u>	<u>                    </u>	<u>                    </u>

Power of Attorney

I hereby appoint Attorney Ken J. Pedersen, Registration No. 29,689 and/or Patent Agent Barbara S. Pedersen, Registration No. 36,237 and/or Attorney Shane A. Kennedy, Registration No. 54,760 as my agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

(3)

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Declaration

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1-00  
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